

2/03/2002

ASS. REC. BY:

REF:

2018020437/Jc 621

Special Instruction:

Surveyor:

ASSIGNMENT (Office)

25/03/2021

From (Person): Chhia Nyuk Pui

of MSG

Date/Time: 12/11/2018

Estimated Cost:

Bill to:

OD / TP / WS / TP RES / OD RES / EVA / INV / MV / CS

To Inspect Vehicle No: SLV3715T

Insured: SLC1905A

at Workshop m/s Sat Motors.

Tel:

of 24 Dahi Lane 12

Policy No: MSD/VPCP/18-000756

Claim No: MSCV/18-001474

Sum Insured:

Excess:

Make of Veh:
(Client's Record)

D.O.A. 7/11/2018

CA / REV / REP. / REV 24 HRS

H.O.D. Endorsement:

Date/Time: 12/11

Person Contacted: Joele

Vehicle IN/OUT

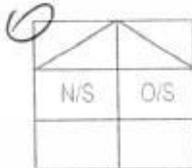
Date/Time	Action/Instruction (X) Estimate
	<u>SLV3715T-X.</u>
	<u>SLC1905A-X</u>
	<u>Dismantle: 21/11/2018</u>
	<u>Resurvey: 23/11/2018</u>
	<u>After repair: 26/11/2018</u>

PBS
Submit Here etc

REF: MSIG

ASSIGNMENT

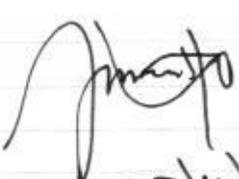
From: _____ Date: _____
 Estimated Cost: _____
 OD / TP / WS / TP RES / OD RES / EVA / INV / MV
 To inspect Vehicle No: _____
 at Workshop m/s 24 DEFV lane 12
 of _____
 Insured: _____
 Policy No: _____
 Claims No: _____
 Sum Insured: _____ Excess: _____
 (Client's Record)
 Make of Veh: _____
 (Policy Condition)
 Remark: The veh had commenced its repair at the time of inspection.
 Bal. or Market Value: _____
 IDAC Accident Rpt: _____ Consistent?: Yes or No
 GIA / PR Seen: _____ Consistent?: Yes or No
 Est. Repairs: 4 days Res.: Yes or No
 Lum Sum: _____ % 3 Val.: Yes or No
 CA / REV / REP. / 24 HRS
 Date: _____ Person Contacted: _____
 Vehicle: IN / OUT



Veh No: SLV 3715 T Yr Regn: 28 Dec 2017
 Type: Car / M.Cycle / Bus / Van / Lorry / Taxi / Prime Mover /
 Truck / Trailer or _____
 Make: ~~Honda~~ Toyota C-HR o.c. 1797
 Colour: RED A/C: Insured / Std / NI / NA
 Sp. Reading: 42450 T/Radio: Insured / Std / NI / NA
 Eng/No: _____
 C/No: ZYX102077264
 Gen. Cond: Good / Fair / Poor / Burnt
 Steering: Order / ~~Grinding~~ / Leaked / Burnt or
 Brake: Order / Jammed / Leaked / Burnt or
 Modi: Nil / Rrim / STD A/Rim or _____
 Tyre Size: F: 215/60R17
 R: _____
 BS / O/U / EXNOVA / GY / FS / LIZA / MIC / OHTSU / PIR / SUMI /
 TOYO / YOKO or _____

Front		Rear	
R/Bal. <u>6</u> mm		R/Bal. <u>6</u> mm	
L/Bal. <u>6</u> mm		L/Bal. <u>6</u> mm	
D.O.A. <u>7/11/18</u>		D.O.I. <u>19/11/18</u>	

 Survey held at _____ @ 1200
 Des. of Damages: Front / Rear / O/S / N/S / U/C / Rooftop or
Front, N/S
 The U/C / Chassis frame / Body Structure affected due to collision.

Date / Time	Action / Instruction
	Range: <u>\$4,000 - \$4,800</u> <u>4 days</u>
	 <u>23/11/2018</u>

26/04/21 Submit LS \$3100, 4 days (Red \$5700, 65%)

Date/Time, File Pass to? : Preli. Report
 : Final Report
 1) 26/04 Typist
 Date/Time, File Return to?
 2) _____

Days Of Repair: 4
 Resurvey No. of Trip: 3

Report Format: ~~PRE~~ MER-TP
 Lump Sum 3100

Add Fee: Site Insp (\$)
 Interview (\$)
 Tech. Invs (\$)
 Weekend (\$)

Survey Fee: _____
 Transportation: _____
 S+RS \$
 Photos
 Other

 TOTAL

...CLAIM SUBFOLDER...(New Assignment)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	09 Nov 2018		12 Nov 2018 14:31 Assign				New Assignment Cancel Case

Main	Reference	Claim Details	Documents	Show All
----------------------	---------------------------	-------------------------------	---------------------------	--------------------------

CLAIM SUBFOLDER DETAILS [Created by insurer]

Insured: **HITACHI CAPITAL ASIA PACIFIC PTE. LTD.,** Co. Reg. No.: 199400399N

Main Claimant: **YUSRA LIMO SERVICES,** Co. Reg. No.: 53345781E

Vehicle Reg. No.:	SLV3715T	Date of Loss:	07/11/2018 08:00 - :59 [10 Months and 10 Days From LTA Reg Date (Man Yr)]
Claim Type:	TP / MSC/V/18-001474	Policy/Cover Note No.:	MSD/VPCP/18-000756 Coverage: 01/06/2018 - 31/05/2019
Vehicle Reg. No. (Insured):	SLC1905A	Policy No. (Claimant):	
		Excess:	\$52,000.00

Repairer: **Sat Motors (HQ)** 24 Defu Lane 12, 539131 Defu Lane - Tel:

Handling Insurer: **MSIG Insurance (Singapore) Pte. Ltd. (HQ)** - Tel: +65 6827 7888 ... [Handled by **Chhia Nyuk Pui** - 6594 2521]

Adjuster: **LKK Auto Consultants Pte Ltd (HQ)** - Tel: 6256-3561 ... **[Imm.Advice due 13/11/2018]**

Adj Asg. Remarks: SURVEY DISAGREE ON SJE - ASSIGN LKK. OI NOT REPORTED. CONTACT: JESSIE ONG 9859 9677

ASSOCIATED MAIL RECEIVED [View All](#) [Compose Case Mail](#)

There are no mail for this case.

ALL ASSOCIATED TASKS [View All](#) [Search Tasks](#) [Create New Task](#) [Complete](#)

Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

NOT IN

Jessie

12/11/2018

2:45pm

SINGAPORE ACCIDENT STATEMENT

IMPORTANT NOTICE

1. Please report correctly the details of the accident to speed up the claims process.
2. This Form must be completed by the Policyholder and/or the Authorised Driver.
3. Information provided must be as truthful and accurate as possible. Any wilful misrepresentation or withholding of material facts may allow insurance companies to repudiate policy liability.
4. The issue and acceptance of this Form by insurance companies is not an admission of policy liability on the part of the insurance companies.
5. **Any false reporting may be referred to the Police for investigation.**
6. This report will be forwarded by the insurers of the GIA Records Management Centre established by the General Insurance Association of Singapore (GIA) for archiving and that copies of this report will, for a fee, be made available upon application by interested parties.
7. By the lodgement of this report to the insurers, you hereby consent to the archiving of this report at the centre and to copies of the report being made available aforesaid.

ACCIDENT STATEMENT

Date Of Report	08/11/2018 17:51
Date Of Accident	07/11/2018 08:40
Exact Location Of Accident	STILL RD TOWARDS EUNOS
Country/State of Loss	SINGAPORE

DETAILS OF OWN VEHICLE

Vehicle Registration Number	SLV3715T
Insured/Policyholder	
Name Of Registered Owner	YUSRA LIMO SERVICES
Co Reg No	53345781E
Email Address	NOEMAIL
Mobile Phone No	
Alternative Phone No	OFFICE-82003645

Vehicle Particulars

Manufacturer	TOYOTA
Model	CHR
Exact Purpose for which vehicle was being used at time of accident	PRIVATE USE
Are you claiming under your own insurance policy for repair to your vehicle?	NO
If No, Please state action to be taken	THIRD PARTY
Vehicle Category	PRIVATE HIRE

Insurance Company

Name of Insurance Company	NTUC INCOME INSURANCE CO-OPERATIVE LTD
Type Of Coverage	COMPREHENSIVE
Fleet Policy	NO
Policy Number	5096937419
Cover Note Number	

Driver

Name of Driver	DZULKIFLEE BIN ABDUL HALIK
NRIC No	S8629781G
Date Of Birth	21/10/1986
Occupation	INDOOR
Date Of Driving Pass	05/08/2008
Driving Experience	10 YEARS AND 3 MONTHS
Gender	MALE
Mobile Number	(LOCAL) +65-82003645
Fax Number	
Contact Number	
EEmail Address	NOEMAIL

Address

Postcode

Insurance Company Name

MSIG INSURANCE (SINGAPORE) PTE. LTD.

Nature Of Damage

No. Of Passenger (Including Driver)

DETAILS OF INJURED PERSON 1

Name

DZULKIFLEE BIN ABDUL HALIK

Approximate Age

Injuries Sustain

BACK PAIN

Injured person in which vehicle?

SLV3715T

Were seat belts worn?

YES

Was this injured conveyed to hospital by ambulance?

NO

Address

Postcode

SKETCH PLAN



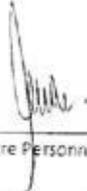
DESCRIBE CIRCUMSTANCES OF THE ACCIDENT

On 7 Jul 18 at around 8:12am, I was driving along still Rd towards Marine Parade, just after I check closed my left hand side of my lane (lane 3) I noticed in suddenly vehicle B 31C 1905A speed in from the most left lane (lane 4) which is a left turning lane and cut in to the front of my vehicle A (SLV 37157) and slammed Brake and causes my car to hit onto his rear right side of his car. At the point of accident my car had been fully shifted in to lane 3 while vehicle B was still half out lane 2 & lane 3. And from my footage I realised there was no vehicle in front of him but he had slammed his brake the moment he cut onto our lane. This incident was recorded by my in car camera and I would like

DECLARATION to claim against the other party.
I/We declare the foregoing particulars are true in every respect.


Policyholder's Signature _____
Date & Time: _____

X
Driver's Signature _____
(if driver is not the policyholder)
Date & Time: _____


Reporting Centre Personnel's Signature _____
Name: _____
NRIC/FIN No.: _____

> Back to OneMotoring

Enquire PARF/COE Rebate for Registered Vehicle

Vehicle Owner Particulars	
Owner ID Type:	Business
Owner ID:	5781E
Vehicle Details	
Vehicle No.:	SLV3715T
Vehicle to be Exported:	No
Intended Deregistration Date:	21 Nov 2018
Vehicle Make:	TOYOTA
Vehicle Model:	CHR 1.8 S HYBRID A
Primary Colour:	Red
Manufacturing Year:	2017
Engine No.:	2ZR8200461
Chassis No.:	ZYX102077264
Maximum Power Output:	90.0 kW (120 bhp)
Open Market Value:	\$26,771.00
Original Registration Date:	28 Dec 2017
First Registration Date:	28 Dec 2017
Transfer Count:	0
Actual ARF Paid:	\$5,000.00
Intended PARF Rebate Details	
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	27 Dec 2027
PARF Rebate Amount:	\$3,750.00
Intended COE Rebate Details	
COE Expiry Date:	27 Dec 2027
COE Category:	E - Open - all except motorcycle
COE Period(Years):	10
QP Paid:	\$48,011.00
COE Rebate Amount:	\$42,769.00
Total Rebate Amount:	\$46,519.00

The information contained herein is correct as at 21 Nov 2018

OK

...CLAIM SUBFOLDER...(Pending for Survey Report)

CLAIM SUBFOLDER TRACKING							
Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'ed	Status
Main	09 Nov 2018		12 Nov 2018 14:31 Edit Adj Rpt	S\$0.00 Edit Estimates	S\$0.00 View Rpt		Pending for Survey Report Cancel Case

Main	Reference	Claim Details	Documents	Show All
----------------------	---------------------------	-------------------------------	---------------------------	--------------------------

CLAIM SUBFOLDER DETAILS		[Created by insurer]							
Insured:	HITACHI CAPITAL ASIA PACIFIC PTE. LTD., Co. Reg. No.: 199400399N								
Main Claimant:	YUSRA LIMO SERVICES, Co. Reg. No.: 53345781E								
Vehicle Reg. No.:	SLV3715T	Date of Loss: 07/11/2018 08:00 - :59 [10 Months and 10 Days From LTA Reg Date (Man Yr)]							
Claim Type:	TP / MSC/V/18-001474	Policy/Cover Note No.: MSD/VPCP/18-000756 Coverage: 01/06/2018 - 31/05/2019							
Vehicle Reg. No. (Insured):	SLC1905A	Policy No. (Claimant):							
		Excess: S\$2,000.00							
Repairer:	Sat Motors (HQ) 24 Defu Lane 12, 539131 Defu Lane - Tel:								
Handling Insurer:	MSIG Insurance (Singapore) Pte. Ltd. (HQ) - Tel: +65 6827 7888 ... [Handled by Chhia Nyuk Pui - 6594 2521]								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ONG HWEE JIE] ... [Imm.Advice due 13/11/2018]								
Adj Asg. Remarks:	SURVEY DISAGREE ON SJE - ASSIGN LKK. OI NOT REPORTED. CONTACT: JESSIE ONG 9859 9677								
ASSOCIATED MAIL RECEIVED View All Compose Case Mail									
There are no mail for this case.									
ALL ASSOCIATED TASKS View All Search Tasks Create New Task Complete									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

Claim Documents

***SLV3715T (MSC/V/18-001474)
[SLC1905A]**

TP

YUSRA LIMO SERVICES

Nov 7 2018 8:00AM

[HITACHI CAPITAL ASIA PACIFIC PTE. LTD.]

Sat Motors

Upload Documents Upload Photos Compose New Letter			View View in Browser ▾
Video			1 per page ▾ <input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail Print
1	26/11/18 13:53	Video - Accident From: SC - Reg. No: SLC1905A, Claimant: HITACHI CAPITAL ASIA PACIFIC PTE LTD	1 Load MOV <input type="checkbox"/>
Assessment Reports			1 per page ▾ <input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail Print
1	26/11/18 13:53	Accident Statement From: SC - Reg. No: SLC1905A, Claimant: HITACHI CAPITAL ASIA PACIFIC PTE LTD	1 Load HTM <input type="checkbox"/>
Photos/Images			3 per page ▾ <input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail Print
1	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
2	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
3	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
4	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
5	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
6	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
7	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
8	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
9	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
10	21/11/18 17:36	General View	1 Load JPG <input checked="" type="checkbox"/>
11	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
12	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
13	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
14	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
15	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
16	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
17	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
18	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
19	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
20	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
21	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
22	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
23	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
24	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
25	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
26	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>
27	21/11/18 17:39	Photographs of Damaged Parts	1 Load JPG <input checked="" type="checkbox"/>

Video			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
28	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
29	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
30	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
31	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
32	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
33	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
34	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
35	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
36	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
37	04/12/18 15:35	Photographs of Damaged Parts	Load JPG	<input checked="" type="checkbox"/>
38	04/12/18 15:35	Photo After Spray	Load JPG	<input checked="" type="checkbox"/>
39	04/12/18 15:35	Photo After Spray	Load JPG	<input checked="" type="checkbox"/>
40	04/12/18 15:35	Photo After Spray	Load JPG	<input checked="" type="checkbox"/>
41	04/12/18 15:35	Photo After Spray	Load JPG	<input checked="" type="checkbox"/>

Documentation			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	MSIG Insurance (Singapore) Pte. Ltd. (HQ)	Thumbnail	Print
1	12/11/18 09:21	SLV3715T TP E-FILE REPORT	Load PDF	
2	12/11/18 09:21	PRI - K.KRISHNA & PARTNERS	Load PDF	
3	12/11/18 09:21	SURVEY DISAGREE ON SJE - ASSIGN LKK	Load PDF	

Documents Checklist

DOCUMENTS CHECKLIST	<input type="button" value="Reset"/> <input type="button" value="Save"/> <input type="button" value="Print"/>
There are no document checklists configured.	

Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)

Show Remarks To: Handling Insurer
Note: Remarks are private unless you show it to other parties.

LKK Auto Consultants Pte Ltd (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park
Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

VEHICLE DAMAGE INSPECTION REPORT

Our File No: CS3/MSG18020437/JCBS2
Date: 05/12/2018

REFERENCE

Handling Insurer: MSIG Insurance (Singapore) Pte. Ltd. Policy No: MSD/VPCP/18-000756
 Claimant Vehicle No: SLV3715T Insured Vehicle No: SLC1905A
 Date of Loss: 07/11/2018 Nature of Claim: TP Claim No: MSC/V/18-001474

DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SLV3715T
 Make & Model: TOYOTA C-HR HYBRID, 1.8 S (A) Engine No: 2ZR8200461
 Reg. Date: 28/12/2017 (Man. Year: 2017) Chassis No: ZYX102077264
 Colour: Red Odometer: 42450 km
 Engine Capacity: 1797 cc
 Market Value/New Car Price: N/A
 Sum Insured (S\$): Market Value/New Car Price

CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Good Steering (Serviceable): Yes Footbrake (Serviceable): Yes
 Handbrake (Serviceable): Yes Engine Modification: No Pre-accident Condition:

CONDITION OF TYRES

Front Tyre Size: 215/60R17 Rear Tyre Size: 215/60R17
 Front Left Side: Dunlop 6 mm Rear Left Side: Dunlop 6 mm
 Front Right Side: Dunlop 6 mm Rear Right Side: Dunlop 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	0.00	0.00	0.00	
Miscellaneous Items	0.00	0.00	0.00	
Labour	0.00	0.00	0.00	
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
Nett Amount (S\$)	0.00	0.00	0.00	

INSPECTION

Date of Assignment: 12/11/2018
 Date Inspected: 19/11/2018 Inspected At: Sat Motors (HQ)
 24 Defu Lane 12
 Singapore 539131
 Estimated Period of Repair: 4.0 days

Adjuster: ONG HWEE JIE

Manager: CELINE FONG

NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.

- A) THE INSPECTION WAS CONDUCTED ON A "WITHOUT PREJUDICE" BASIS.
- B) THE REPAIR ESTIMATE WAS NOT PRESENTED AT THE TIME OF INSPECTION. THE REPAIRER WAS TOLD TO PREPARE THE ESTIMATE.
- C) ENCLOSED PLEASE FIND DAMAGED VEHICLE PHOTOGRAPHS.

THE ESTIMATED REPAIR COST OF THE DAMAGED VEHICLE IS IN THE REGION OF \$4,000.00 - \$4,800.00

REPAIR DETAILS

Reference

Part Source: MRM-SG Version: 1.0 (Last Synchronised: 05 Dec 2018)

Parts: M1-SUV TOYOTA C-HR HYBRID 1.8 S (A) (Catalogue:Merimen Singapore 1.0)

Labour: Repairer's (Price-denominated Standard List)

Print Code: (Unsubmitted, no print-code for SLV3715T)

Validity: These estimates are valid only if they contain the print code (above) on all estimate pages, running page numbers with the END OF ESTIMATES marker on the last estimate page

Further Info: Items/values not in reference catalogue are prefixed with an asterisk *.

Recommended Parts

There are no new parts selected.

Report was unsubmitted during this print-out.

Recommended Miscellaneous Items

There are no new miscellaneous items selected.

Recommended Labour

There are no labour items selected.

Report was unsubmitted during this print-out.

< END OF ESTIMATES >